Bad debts of banks in Maharashtra

949. SHRI SURINDER KUMAR SINGLA:

DR. SHRIKANT RAMCHANDRA JICHKAR:

Will the Minister of FINANCE be pleased to state.

(a) what are the total amount of bad and doubtful debts of banks in Maharashtra as on 1st July, 1994;

(b) out of this how much is recoverable and how much is not recoverable; and

(c) what steps are being taken to recover these debts?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Reserve Bank of India (RBI) have intimated that their present data collection system does not generate Statewise information on bad and doubtful debts.

(c) Steps taken by banks to recover advances include attempts to revive the unit, improve its business by diversifying its activity enhancing profitability etc. If such steps do not yield any result, advances are recalled and steps are initiated to recover the same by enforcement of bank guarantees or by initiating legal roceedings against the party When the advances are covered by the guarantees of the Deposit Insurance and Credit Guarantee Corporation, claims are also lodged with the Corporation.

Privatisation of Nationalised Banks

950. SHRI RAMASHRAY PRASAD SINGH:
SHRI HARIBHAI PARTHIBHAI BARIK: Will the Minister of FINANCE be plaesed to state:

(a) whether Government have a proposal to privatise the nationalised banks;

(b) if so, the guidelines laid down and the reasons led to the privatisation of banks; and

(c) the details of the response of the private sector thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) There is no proposal for privatisation of the nationalised banks. The Banking Companies (Acquisition and Transfer of Undertakings) Acts, 1970 and 1980 which have been amended recently enable nationalised banks to raise equity from the market subject to the condition that Central Government shall at all times hold not less than than 51 per cent of the paid up capital of these banks.

(b) Does not arise in view of reply to (a) above.

(c) No nationalised bank has so far accessed the capital market.

प्रत्येक बैंक शाखा के अनुसार औसत जनसंख्या

951. **श्री आस मोहम्मद :** क्या **वित्त मंत्री** यह बताने की कृपा करेंगे कि :

(क) बिहार में और सम्पूर्ण देश में सरकारी क्षेत्र के बैंकों की प्रत्येक शाखा पर औसत जनसंख्या (1991 की जनगणना के अनुसार) कितनी है ; और

(ख) 30 जून, 1994 की स्थिति के अनुसार बिहार और पूरे देश के बीच जमा राशि अनुपात क्या हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम. वी. चन्द्रशेखर मूर्ति) : (क) भारतीय रिजर्व बैंक ने सूचित किया है कि मार्च, 1994 के अंत तक की स्थिति के अनुसार बिहार में सरकारी क्षेत्र के बैंकों के प्रति शाखा कार्यालय के पीछे 28,656 की औसत जनसंख्या है (1991 की जनगणना